



Practitioner's Docket No. U015456-6

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard WILLIAMS III
Serial No.: 10/777,586 Group No.: 3624
Filed: February 12, 2004 Examiner: Subramanian, Narayanswamy
For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO ACTION OF DECEMBER 19, 2005

This response to the December 19, 2005 Office action is being filed on Monday, March 20, 2006 because March 19 is a Sunday. Please amend the present application as follows:

CERTIFICATION UNDER 37 C.F.R. 1.8(a) and 1.10*
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